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is on your side

AK, CT, IA, ID, MN, MS, MO, NH, NJ, NV, OH, OK, OR, PA, RI, SC, TX, UT, VA, WA, WY

# Nationwide Peak<sup>®</sup> 10 fixed indexed annuity

Current rates and crediting options as of 07/01/2022

You may allocate your money in up to five accounts.<sup>1</sup> Note that the crediting options vary in term length. At the end of each fixed or index option term, you may elect new or different options.

For contracts with a premium of \$100,000 or more

Fixed interest rate (one-year term)

Fixed account

2.90%

Crediting options

Index	Cap Option (one-year term) <sup>2</sup>	Account Option A (two-year term) <sup>2</sup>		Account Option B (two-year term) <sup>2</sup>	
	Index cap	Participation rate	Spread	Participation rate	Spread
AB Growth & Value Balanced Index <sup>SM</sup>	9.50%	225%	1.00%	200%	0.00%
BNPP Global H-Factor Index <sup>®*</sup>	9.50%	245%	1.00%	235%	0.00%
J.P. Morgan Cycle <sup>SM</sup> Index	9.50%	235%	1.00%	210%	0.00%
S&P 500 <sup>®</sup> Price Index	5.25%	45%	1.00%	40%	0.00%
S&P 500 <sup>®</sup> Daily Risk Control Index	9.50%	230%	1.00%	200%	0.00%

## Key Definitions

**Index cap:** Places a limit on the maximum interest rate that can be credited to your contract. It is not guaranteed and may vary for each subsequent term.

**Index term:** The one-year or two-year period for which index performance is tracked and used to calculate earnings at the end of each term.

**Participation rate:** The proportion of the Index Change used in the calculation of the Index Account Performance for an Index Term.

**Spread:** An annualized percentage used as a deduction in the calculation of index earnings.

For contracts with a premium between \$25,000 and \$99,999

Fixed interest rate (one-year term)

Fixed account

2.65%

Crediting options

Index	Cap Option (one-year term) <sup>2</sup>	Account Option A (two-year term) <sup>2</sup>		Account Option B (two-year term) <sup>2</sup>	
	Index cap	Participation rate	Spread	Participation rate	Spread
AB Growth & Value Balanced Index <sup>SM</sup>	8.50%	210%	1.00%	185%	0.00%
BNPP Global H-Factor Index <sup>®*</sup>	8.50%	235%	1.00%	215%	0.00%
J.P. Morgan Cycle <sup>SM</sup> Index	8.50%	220%	1.00%	195%	0.00%
S&P 500 <sup>®</sup> Price Index	4.75%	40%	1.00%	35%	0.00%
S&P 500 <sup>®</sup> Daily Risk Control Index	8.50%	215%	1.00%	185%	0.00%

The initial rate is the higher of either the rate on the date the application was signed or the contract issue date. Renewal rates are based on the contract issue date. Rate-locked contracts will renew based on the rate offered on the issue date of the contract.

<sup>1</sup> An Account Option is either a) the fixed account or b) the combination of an index + crediting option. (Example: S&P 500<sup>®</sup> Price Index with a two-year participation rate.)

<sup>2</sup> Amounts must be allocated to the Index Account for an entire Index Term to be credited any earnings. If any amount is withdrawn from an Index Account prior to the end of an Index Term, for any reason, the amount of earnings that may have been attributable to the amount withdrawn will be forfeited.

\* Index may not be approved in all states

Guarantees and protections are subject to the claims-paying ability of Nationwide Life and Annuity Insurance Company. Rates are subject to change without notice; please verify them with your financial professional. Index options may vary by firm.

## Surrender charge

Should your needs change unexpectedly and you need to take an excess withdrawal that is above the free withdrawal amount in any given year, you are entitled to access additional monies, keeping in mind that certain penalties and charges may apply using the surrender charge schedule shown below.

Completed contract year	0	1	2	3	4	5	6	7	8	9	10
Surrender charge	9.2%	8.9%	7.9%	7%	6%	5%	4%	3%	2%	1%	0%

## Market value adjustment (MVA)

Any amount withdrawn in excess of the remaining free withdrawal amount is subject to a surrender charge and MVA, if applicable. The MVA is an adjustment that may be applied if you make a partial withdrawal or fully surrender your contract before the end of the surrender charge period. The MVA may be positive, negative or zero. If the MVA is negative, it could decrease the amount that you receive when you take a withdrawal or surrender. Conversely, if the MVA is positive, it could increase the amount you receive.



To learn more about Nationwide Peak 10, please contact your financial professional.

The actual return of the index account will be based on the performance of the underlying index or indices. Please note, the contract does not directly participate in any stock or equity investments; and withdrawals or surrenders prior to the expiration of an index period will result in no index participation for such amounts. It is important to understand that actual returns may be less than the return of the linked index due to the index cap and possibly even negative if you surrender all or part of the contract before the expiration of any applicable surrender period.



• Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution • Not insured by any federal government agency • May lose value

This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.

If you annuitize a nonqualified annuity, a portion of your payment will be considered a return of premium and will not be subject to ordinary income tax. The amount that is taxable will be determined at the time you elect to annuitize the policy.

All annuity contract and rider guarantees, including optional benefits and any fixed subaccount crediting rates or annuity payout rates, are subject to the claims-paying ability of the issuing insurance company. They are not backed by the broker/dealer from which this annuity is purchased, by the insurance agency from which this annuity is purchased or any affiliates of those entities, and none makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

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